



Cash Management in the Digital Age

Axxiome Cash Management Cockpit –
Powered by Banking BE on SAP HANA
and Dell EMC infrastructure

ABSTRACT

The solution described in this white paper is for banks that have a commercial line of business that provides deposit and lending services for their corporate customers. This paper outlines a path forward for commercial lines of business to exploit available cash management data to understand customer behavior to ensure that the cash management portfolio meets performance targets and to find more opportunities for cross-sell and up-sell of additional services to manage cash flows, cash positions and liquidity.

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TABLE OF CONTENTS

THE CHALLENGES OF COMMERCIAL CASH MANAGEMENT	1
THE SOLUTION	1
An Integrated Platform	1
Solution Overview	4
BETTER TOGETHER: DELL EMC, AXIOME AND SAP.	6
LEARN MORE	7

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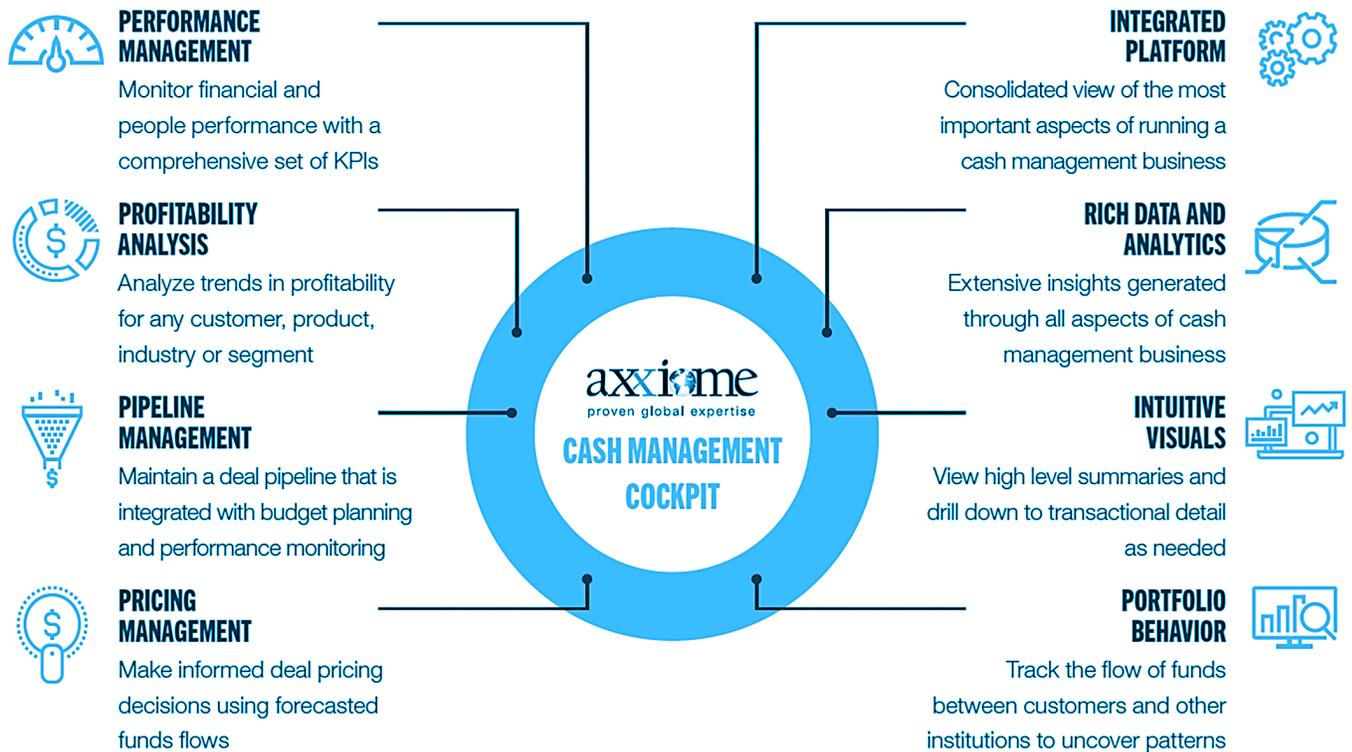
THE CHALLENGES OF COMMERCIAL CASH MANAGEMENT

To stay competitive with other banks with corporate customers, commercial lines of business offer basic cash management tools that allow corporate customers to monitor cash flows and investment activity. However, commercial lines of business have yet to fully capitalize on cash management services as a potential revenue stream due to three key challenges:

- Understanding and influencing customer behavior
- Documenting, tracking and ensuring compliance to service contracts or agreements
- Establishing profitable pricing models

To address these challenges, commercial lines of business must collect data from multiple disparate sources, structure and conform this data into a format that supports query and analysis, and then present the resulting analyses in a way that supports rapid time-to-insight. In the commercial space, banks lack the technologies and tools to execute these activities.

THE SOLUTION



AN INTEGRATED PLATFORM

Axiome's Cash Management Cockpit - powered by Banking BE (ACMC) provides visibility to the most important aspects of cash management in a single unified view built on an SAP HANA® platform.

By leveraging in-memory and real-time capabilities of the SAP HANA database, commercial lines of business can increase the efficiency of their operations by delivering timely and accurate information to treasury and other internal bank functions. This capability brings relationships between deposits, fees, money flows and client behaviors into sharp focus.

Using the enterprise data integration capabilities of SAP HANA, ACMC brings together data from heterogeneous sources while creating visibility to data lineage. The result is a single trusted version of the truth for fact-based decision-making.

With a single integrated platform, commercial lines of business can:

- Focus on deposit flows as the key driver of cash management
- Align multiple sales and operational/support units around shared and common data sets, information and analytics
- Manage key client and administrative processes with the same application

ACMC also addresses three of the most challenging aspects of commercial cash management:

- Understanding and influencing customer behavior
- Managing opportunities and execution
- Establishing profitable pricing models

UNDERSTANDING AND INFLUENCING CUSTOMER BEHAVIOR

To achieve business and performance goals, banks need to see the bottom line value in promoting products and services that engage and retain customers. Using ACMC, commercial lines of business can track trends by aggregating large volumes of cash flow transactions over time and across multiple dimensions.

Rich data and analytics bring key business drivers and correlation between various drivers into focus:

- Track and understand past and current volumes of deposit inflows and outflows from a single view
- View all revenue streams from entire product suite
- Track trends in income streams by product, segment and industry
- Drill down on data for detail and related client lists

Intuitive visuals make the right information available to the right person at the right time and in the right form:

- Manage complex data relationships in a user-intuitive way
- Ability to drill down from aggregated to detailed views
- Emphasize only the most relevant and valuable information

Portfolio behavior analytics creates visibility to potential upsells or potential customer attrition:

- Track money movements between customer accounts and their accounts at other institutions
- Identify business lost to competitors and plan response
- Identify geographic concentrations of transactional activity

MANAGING OPPORTUNITIES AND EXECUTION

Performance management tracks overall business and employee performance along predefined KPIs/benchmarks:

- Define/redefine and monitor performance against set goals
- Forecast month-end and year-end surpluses or deficits
- Manage plan execution
- Monitor product and resource performance

Pipeline management functionality shines the light on opportunities for up-sell and opportunities for sales performance remediation.

- Track business opportunities through the sales cycle
- See success and room for improvement by industry, geography, segment and manager
- Manage agreements under negotiation, and integrate with deal forecasting

ESTABLISHING PROFITABLE PRICING MODELS

ACMC helps financial institutions realize expected revenues from existing customer arrangements as well as increase revenue through informed engagement with customers and prospects. Credit and non-credit units can collaborate knowledgeably on commercial customer relationship and pricing strategies.

Pricing management automates and controls the pricing approval workflow and allows approvers to easily and confidently make informed pricing decisions:

Profitability analysis highlights opportunities to enhance cash management related returns by measuring and analyzing profitability by individual customer, industry or segment.



ACMC provides a rich graphical view of information, as shown in this screen shot.

AXXIOME GROUP

Axxiome is a global solutions provider for the financial services industry with operations in Europe, North America, Latin America and Asia Pacific. Axxiome excels in linking legacy banking platforms with modern solutions and is considered a leader in banking and insurance transformation projects across the globe. Axxiome's professional consultants are experienced in technical and advisory services and bring innovation and knowledge to customer projects.

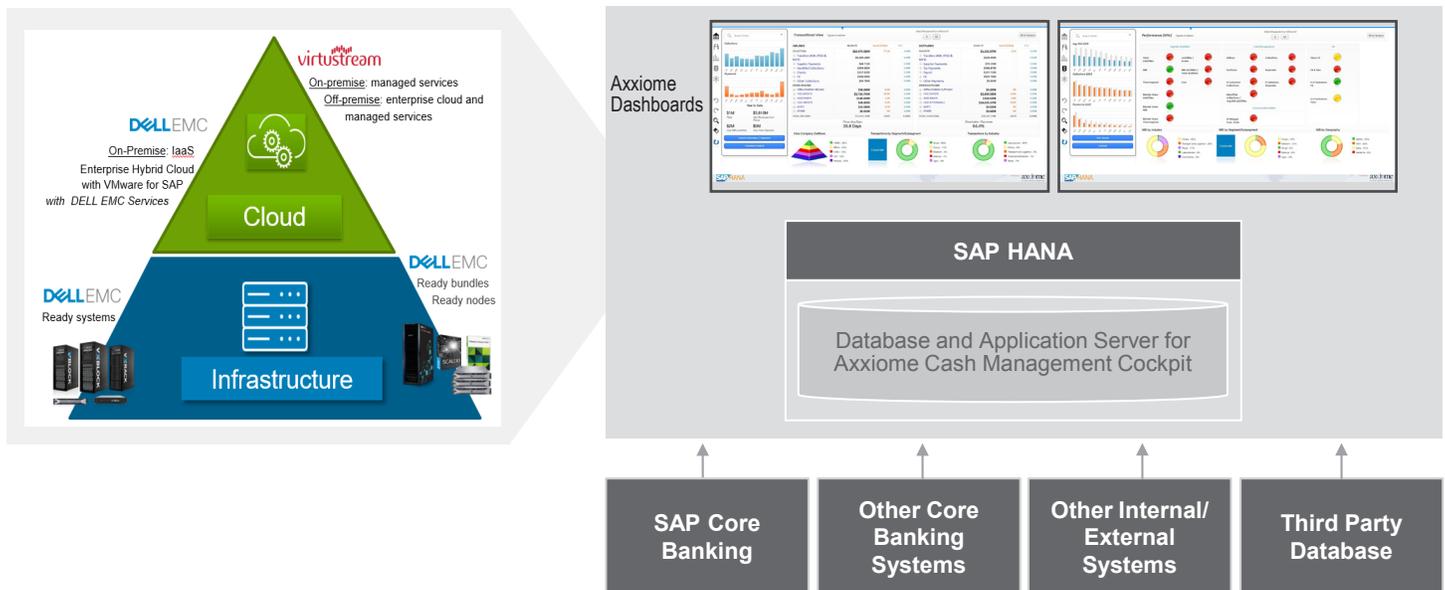
DELL EMC

Dell EMC, a part of Dell Technologies, services its customers — including 98 percent of the Fortune 500 — with a broad, innovative infrastructure portfolio that spans from edge to core to cloud. A strategic SAP technology and software partner for more than 20 years, Dell EMC is a leader in server and storage performance benchmarks for SAP HANA and SAP applications.

INTEL

Intel is a world leader in the design and manufacturing of essential products and technologies that power the cloud and an increasingly smart, connected world. Intel delivers computer, networking, and communications platforms to a broad set of customers, including original equipment manufacturers (OEMs), original design manufacturers (ODMs), cloud and communications service providers, as well as industrial, communications and automotive equipment manufacturers.

SOLUTION OVERVIEW



The Dell EMC-Axxiome solution for cash management brings together the advanced capabilities of Axxiome's Cash Management Cockpit and an SAP HANA database and application server running on Dell EMC infrastructure powered by Intel® Xeon® processors.

SAP HANA

The Axxiome CMC is built on SAP standards and SAP technologies, using an SAP HANA database and application services. SAP HANA is designed to handle big data by processing transactions and analytics in-memory on a single data copy. It combines powerful data transformation with analytical functionality to deliver real-time analytical insights.

DELL EMC INFRASTRUCTURE

Dell EMC infrastructure components for Axxiome CMC includes the compute power of Dell EMC PowerEdge™ servers with Intel® Xeon® processors, in combination with Dell EMC storage and networking products. To streamline and accelerate deployment, the Dell EMC infrastructure is available in Ready Solutions that are optimized for SAP HANA.

Ready Nodes

SAP running on DELL EMC Systems | Storage Networks
(Single Node | Scale-up)



Ready Bundles

SAP running on DELL EMC PowerEdge Systems
(Multi Node | Scale-out)



Ready Systems

SAP running on top of Engineered Systems
(Blocks, Racks, Appliances)



- **Ready Nodes** — Dell EMC offers Ready Nodes dedicated to SAP HANA. Built on Dell EMC™ PowerEdge™ servers with Intel Xeon processors, these Ready Nodes are pre-sized, pre-built and delivered with SAP HANA software pre-loaded.
- **Ready Bundles** — Dell EMC Ready Bundles bring together SAP-certified Dell EMC servers, storage, and networking, including support for SAP HANA Tailored Data Center Integration (TDI).
- **Ready Systems** — These pre-built systems deliver the convenience of an appliance and the flexibility of TDI, including options that incorporate Dell EMC V[x]Block, VxRail and VxRack.

HYBRID AND CLOUD OPTIONS

In addition to on-premises deployments, Dell EMC offers a choice of hybrid cloud and off-premises platforms for SAP HANA environments.

- **Hybrid cloud** — The Dell EMC Enterprise Hybrid Cloud solution combines hardware, software and services from Dell EMC and VMware into a platform built on converged systems to deliver the foundation for infrastructure-as-a-service. Dell EMC and VMware have spent thousands of hours of engineering time designing, testing and proving the platform in a lab setting, so organizations deploying cloud solutions don't have to expend that effort.
- **Off-premises managed cloud for SAP** — Virtustream, a Dell Technologies business, offers an unparalleled platform for running SAP in the cloud. The platform was purpose-built for handling complex, mission-critical enterprise applications. Virtustream experts have extensive experience working directly with SAP applications. They have the expertise to seamlessly migrate SAP deployments to the cloud.

BETTER TOGETHER: DELL EMC, AXIOME AND SAP



The Dell EMC-Axiome solution for cash management brings together all the hardware, software, services and expertise needed to design and deploy a comprehensive cash management solution that spans a broad environment.

- Dell EMC provides a blueprint for industry-leading solutions that leverage proven infrastructure components and powerful hardware, including Intel Xeon processors, required to drive real-time analytics.
- Axiome offers a business application using a real-time in-memory platform to support evidence-based decision-making.
- SAP provides SAP HANA for in-memory, high-speed computing.

Ultimately, the combination of powerful hardware components, sophisticated software and a leading-edge in-memory database enables commercial lines of business to offer value-added cash management services — and gain a competitive edge in a dynamic market.

LEARN MORE

To learn more about running Axxiome CMC on Dell EMC infrastructure in an SAP HANA environment:

Contact your Dell EMC or Axxiome sales representative or

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To learn more, visit: www.dell.com/hana